

Rev. 10/05

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
MIDLAND DIVISION**

IN RE: **Lionel Tewayne Jones**Case No. **14-70112**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN      ☐ AMENDED PLAN  
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

**Plan Summary**

- A. The Debtor's Plan Payment is scheduled at Variable Payments for 60 months months  
☐ Pay Order, ☒ Direct Pay. The gross amount to be paid into the plan is \$162,745.00.
- B. The Plan proposes to pay in full all allowed priority, special class, secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section III hereof, and approximately 23% of the unsecured allowed claims. **THIS PLAN DOES NOT ALLOW CLAIMS. You must file a proof of claim to receive distributions under any Plan that may be confirmed.**
- C. The value of Debtor's non-exempt assets is \$0.00.
- D. Debtor's current monthly income of \$7,554.78, less monthly expenses of \$5,759.00 equals \$1,795.78, which is the amount available monthly for the Plan.
- E. The total amount to be paid into the Plan shall be increased for tax refunds as set forth in the Standing Order for Chapter 13 Case Administration in this Division. These additional receipts shall be disbursed according to the provisions of the Plan.

**Plan Provisions**

**I. Vesting of Estate Property**

Upon confirmation of the plan, all property of the estate shall not vest in the Debtor and shall remain as property of the estate subject to the automatic stay of 11 U.S.C. Section 362.

**II. Executory Contracts/Unexpired Leases/Contracts for Deed**

Pursuant to 11 U.S.C. Section 1322(b)(7) of the Bankruptcy Code, Debtor hereby elects to assume the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

Pursuant to 11 U.S.C. Section 1322(b)(7) of the Bankruptcy Code, Debtor hereby elects to reject the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
Any Creditor with Arbitration Agreement	Debtors specifically rejects any contractual provisions relating to claim arbitration for any	Rejected	No

**III. Specific Treatment for Payment of Allowed Claims**

**1. Direct Payments by Debtor to Creditors; Surrender of Collateral.**

A. Debtor shall pay the following creditors directly:

Creditor Name	Remarks	Debt Amount	Monthly Payment
Gateway Mortgage Grp	See Attached Pro Forma	\$225,000.00	\$1,711.00

B. Debtor shall surrender the following collateral:

Creditor Name / Collateral Surrendered	Remarks	Debt Amount
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Continuation Sheet # 1

**2. PAYMENTS BY TRUSTEE****A. Administrative Expenses (including Attorney's fees)***The Trustee shall receive up to 10% of all sums received.*

<b>Creditor</b>	<b>Estimated Amount of Debt</b>	<b>Payment Method: 1. Before 2. After 3. Along with secured creditors</b>	<b>Remarks</b>
Alvaro Martinez, Jr.	\$2,250.00	Along With	\$750 after confirmation, \$250 per month thereafter.

**B. Arrearage Claims - Direct Pay Creditors**

<b>Creditor / Collateral</b>	<b>Est. Claim</b>	<b>Est. Value of Collateral</b>	<b>Mon. Pmt. or Method of Disbursement</b>	<b>Interest Rate</b>	<b>Anticipated Total to Pay</b>	<b>Other Treatment/ Remarks</b>
Gateway Mortgage Grp 602 Wagner Dr, Midland, TX 79706	\$2,413.00	\$2,413.00	Pro-Rata	0%	\$2,413.00	See Attached Pro Forma.

**C. Secured Creditors; MOTIONS TO VALUE COLLATERAL**

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in this Section, plus interest thereon at the rate specified in this Plan. **Failure of the secured creditor to object to the Plan will be deemed acceptance of the Plan under 11 U.S.C. Section 1325(a)(5)(A).** Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral indicated shall be treated as an unsecured claim under Section III(2)(E).

Unless otherwise ordered by the Court upon objection to the Plan, the payments provided herein for secured creditors shall be deemed to provide adequate protection to such creditors during the term of the Plan.

Debtor moves to value collateral described below in the amounts indicated. Debtor affirms that the values as stated in the Plan for the secured debt are accurate and to the best of Debtor's knowledge represent the replacement value, pursuant to 11 U.S.C. Section 506(a)(2), of the assets held for collateral.

Objections to valuation of collateral proposed by this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

<b>Creditor / Collateral</b>	<b>Est. Claim</b>	<b>Est. Value of Collateral</b>	<b>Monthly Payment</b>	<b>Interest Rate</b>	<b>Anticipated Total to Pay</b>	<b>Other Treatment / Remarks</b>
Ally Financial 2012 Impala	\$22,093.00	\$22,093.00	Pro-Rata	5.4%	\$25,350.27	See Attached Pro Forma
BMW Financial Services 2009 BMW 750	\$45,415.00	\$38,000.00	Pro-Rata	6%	\$44,285.47	See Attached Pro Forma
Chrysler Financial/TD Auto Fin 2009 Cadillac Escalade	\$36,834.23	\$36,843.23	Pro-Rata	6%	\$42,926.88	See Attached Pro Forma
My Community Fcu 2006 Cadillac DTS	\$5,495.00	\$12,000.00	Pro-Rata	6%	\$6,403.88	See Attached Pro Forma
Preferred Credit Inc Kirby Vacuum Cleaner	\$1,994.00	\$1,000.00	Pro-Rata	0%	\$1,000.00	See Attached Pro Forma

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**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
MIDLAND DIVISION**

IN RE: **Lionel Tewayne Jones**Case No. **14-70112**

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**DEBTOR(S)' CHAPTER 13 PLAN      ☐ AMENDED PLAN**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 2

Weisfield Jewelers/Sterling Je Watches and jewelry	\$6,441.00	\$2,000.00	Pro-Rata	6%	\$2,330.77	See Attached Pro Forma
Wells Fargo Financial Furniture	\$6,000.00	\$3,000.00	Pro-Rata	5%	\$3,406.92	See Attached Pro Forma.

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under 11 U.S.C. Section 1328. In addition, if this case is dismissed or converted without completion of the Plan, such liens shall also be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

**D. Priority Creditors**

<b>Creditor</b>	<b>Estimated Amount of Debt</b>	<b>Payment Method: 1. Before 2. After 3. Along with secured creditors</b>	<b>Remarks</b>
Internal Revenue Service	\$7,000.00	Along With	See Attached Pro Forma

**E. General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed):**

Unless otherwise provided below, payments to creditors with allowed general unsecured claims shall be made on a pro rata basis as funds become available after payment of other creditors. It is estimated that distribution to the general unsecured creditors will commence in the 57th month of the Plan.

**F. Cure claims on Assumed Executory Contracts, Contracts for Deed & Leases:**

<b>Creditor</b>	<b>Estimated Amount of Debt</b>	<b>Monthly Payment or Method of Disbursement</b>	<b>Remarks</b>
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**TOTALS:**

Administrative Claims	<b>\$2,250.00</b>
Arrearage Claims	<b>\$2,413.00</b>
Secured Claims	<b>\$108,422.23</b>
Priority Claims	<b>\$7,000.00</b>
Unsecured Claims	<b>\$39,493.00</b>
Cure Claims	<b>\$0.00</b>

**UNITED STATES BANKRUPTCY COURT  
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**DEBTOR(S)' CHAPTER 13 PLAN      ☐ AMENDED PLAN  
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 3

**G. Supplemental Plan Provisions****(1). MOTION TO AVOID LIENS UNDER 11 U.S.C. SECTION 522(f):**

Debtor moves to avoid the following liens that impair exemptions. Objections to Lien Avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section III(2)(E).

*Debtor must list the specific exempt property said lien impairs and the basis of the lien, e.g., judicial, nonpurchase-money security interest, etc.*

Creditor / Property Subject to Lien	Amount of Lien to be Avoided	Remarks
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**(2). Secured claims not otherwise provided for herein:**

In the event a creditor timely files a proof of claim that evidences a perfected security interest in collateral, which claim and collateral were not dealt with elsewhere herein, the collateral shall be deemed valued by the Court and the claim shall be paid at the amount set forth in the Trustee's Recommendation Concerning Claims, unless a response is timely filed to such Recommendation. The interest rate to be paid on any such claim shall be   4  % per annum.

**(3). The following additional Supplemental Plan Provisions:****None.****IV. General Information****NOTICE: Local Rule 3002 provides, in part:**

*"Every Creditor filing a Proof of Claim in all cases shall transmit a copy with attachments, if any, to the Debtor's Attorney (or the Debtor, if the Debtor is pro se) and the Trustee appointed in the case."*

- A. Use of the singular word "Debtor" in this Plan includes the plural in a joint case.
- B. Creditors are hereby notified that WITHOUT FURTHER NOTICE the Plan may be amended in the Meeting of Creditors. Any amendment may affect your status as a creditor. Debtor's estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information is an attempt to advise creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other actions as may be appropriate under the circumstances.
- C. For information on deadlines for filing proofs of claims, creditors are referred to the Federal Rules of Bankruptcy Procedure, the local bankruptcy rules for the Western District of Texas, and the Standing Order for Chapter 13 Case Administration in this Division.
- D. The deadline for the filing of objections to confirmation is ten (10) days prior to the confirmation hearing. More detailed information is on file at the office of the United States Bankruptcy Clerk in Midland, Texas. Local bankruptcy rules and the Standing Order for Chapter 13 Case Administration are available at the United States Bankruptcy Clerk's office and online at [www.txwb.uscourts.gov](http://www.txwb.uscourts.gov).

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**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
MIDLAND DIVISION**

IN RE: **Lionel Tewayne Jones**

Case No. **14-70112**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN      ☐ AMENDED PLAN  
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

*Continuation Sheet # 4*

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Respectfully submitted this date: 11/21/2014.

**/s/ Lionel Tewayne Jones**

Lionel Tewayne Jones  
602 Wagner Drive  
Midland, TX 79706  
(Debtor)

**/s/ Alvaro Martinez, Jr.**

Alvaro Martinez, Jr.  
1703 N. Big Spring  
Midland, TX 79701  
Phone: (432) 570-0056 / Fax: (432) 570-0060  
(Attorney for Debtor)

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**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
MIDLAND DIVISION**

IN RE: **Lionel Tewayne Jones**CASE NO **14-70112***Debtor(s)*CHAPTER **13****EXHIBIT "B" - VARIABLE PLAN PAYMENTS****PROPOSED PLAN OF REPAYMENT (VARIABLE PAYMENTS INTO THE PLAN)**

<u>Month</u>	<u>Payment</u>	<u>Month</u>	<u>Payment</u>	<u>Month</u>	<u>Payment</u>
1	\$2,000.00	21	\$3,000.00	41	\$3,000.00
2	\$1,795.00	22	\$3,000.00	42	\$3,000.00
3	\$1,795.00	23	\$3,000.00	43	\$3,000.00
4	\$1,795.00	24	\$3,000.00	44	\$3,000.00
5	\$1,795.00	25	\$3,000.00	45	\$3,000.00
6	\$1,795.00	26	\$3,000.00	46	\$3,000.00
7	\$1,795.00	27	\$3,000.00	47	\$3,000.00
8	\$1,795.00	28	\$3,000.00	48	\$3,000.00
9	\$1,795.00	29	\$3,000.00	49	\$3,000.00
10	\$1,795.00	30	\$3,000.00	50	\$3,000.00
11	\$1,795.00	31	\$3,000.00	51	\$3,000.00
12	\$1,795.00	32	\$3,000.00	52	\$3,000.00
13	\$2,500.00	33	\$3,000.00	53	\$3,000.00
14	\$2,500.00	34	\$3,000.00	54	\$3,000.00
15	\$2,500.00	35	\$3,000.00	55	\$3,000.00
16	\$2,500.00	36	\$3,000.00	56	\$3,000.00
17	\$2,500.00	37	\$3,000.00	57	\$3,000.00
18	\$2,500.00	38	\$3,000.00	58	\$3,000.00
19	\$3,000.00	39	\$3,000.00	59	\$3,000.00
20	\$3,000.00	40	\$3,000.00	60	\$3,000.00

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
MIDLAND DIVISION**

IN RE: Lionel Tewayne Jones*Debtor*CASE NO. **14-70112**CHAPTER **13***Joint Debtor*

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that on November 21, 2014, a copy of the attached Chapter 13 Plan, with any attachments, and Budget and Monthly Family Income were served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

**/s/ Alvaro Martinez, Jr.**

Alvaro Martinez, Jr.  
Bar ID:24032576  
Martinez Law Firm  
1703 N. Big Spring  
Midland, TX 79701  
(432) 570-0056

Ace Cash Express  
808 S. Big Spring  
Midland, TX 79701

BMW Financial Services  
xxxxxx0604  
Attn: Bankruptcy Department  
PO Box 3608  
Dublin, OH 43016

Chrysler Financial/TD Auto Finance  
xxxxxx9101  
Attn: Bankruptcy Dept  
PO Box 551080  
Jacksonville, FL 32255

Ace Cash Express  
5115 W Wadley Ave  
Midland, TX 79707

Cap1/frnrw  
xxxxxxxxxxx3891  
26525 N Riverwoods Blvd  
Mettawa, IL 60045

Edfinancial Svcs  
xxx3339  
120 N Seven Oaks Dr  
Knoxville, TN 37922

Ally Financial  
xxxxxxxx6553  
200 Renaissance Ctr  
Detroit, MI 48243

Capital 1 Bank  
xxxxxxxxxxx0383  
Attn: General Correspondence  
PO Box 30285  
Salt Lake City, UT 84130

Edfinancial Svcs  
xxx3439  
120 N Seven Oaks Dr  
Knoxville, TN 37922

Attorney General of the U.S.  
Main Justice Bldg, Room 5111  
10th & Constitution Ave, N.W.  
Washington, DC 20530

Cash N Go  
7755 Montgomery Road, Suite 400  
Cincinnati, OH 45236

Equifax  
Attn: Dispute Resolution Department  
P.O. Box 105873  
Atlanta, GA 30348

Bk Of Amer  
xxxxxxxxxxx0203  
Po Box 982235  
El Paso, TX 79998

Cash N Go  
4706 N Midkiff Rd  
79707

Experian  
Attn: Legal Department  
PO Box 1240  
Allen, TX 75013

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
MIDLAND DIVISION**

IN RE: Lionel Tewayne Jones*Debtor*CASE NO. **14-70112**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Gary Norwood  
PO Box 2331  
Midland, TX 79702-2331

Lionel Tewayne Jones  
602 Wagner Drive  
Midland, TX 79706

Rise  
xxxx3363  
4150 International  
Fort Worth, TX 76109

Gateway Mortgage Grp  
xxxxxxxxxx2333  
6910 E 14th St  
Tulsa, OK 74112

Michael J. Schroeder, P.C.  
3610 North Josey Lane, Suite 206  
Carrollton, TX 75007

Sams Club / GEMB  
xxxxxxxxxx7062  
Attention: Bankruptcy Department  
PO box 103104  
Roswell, GA 30076

GEGRB/Lowes  
xxxxxxxxxx1838  
Attention: Bankruptcy Department  
PO Box 103104  
Roswell, GA 30076

My Community Fcu  
xxxxxxxxxx1362  
600 W Louisiana Ave  
Midland, TX 79701

State Comptroller of Public Accts  
Revenue Acct Div/Bankruptcy  
P.O.Box 13528  
Austin, TX 78711

Grplndg  
xxxx9872  
7490 Us Highway 17  
Red Rock, OK 74651

Office of the Texas Attorney General  
PO Box 12548  
Austin, TX 78711-2548

Texas Employment Commission  
TEC Building-Bankruptcy  
101 East 15th. Street  
Austin, Texas 78778

Internal Revenue Service  
PO Box 21125  
Philadelphia, PA 19114

Plain Green  
xxxx2787  
93 Mack Road Suite  
Box Elder, MT 59521

The Cash Store  
1220 North Midkiff Rd.  
Midland, TX 79701

Internal Revenue Service  
PO Box 21126  
Philadelphia PA 19114

Preferred Credit Inc  
xxx7590  
PO Box 1970  
St Cloud, MN 56302

TransUnion  
Attn: Dispute Resolution Department  
PO Box 2000  
Chester, PA 19022-2000

Linebarger Goggan  
Blair & Sampson LLP  
711 Navarro, Suite 300  
San Antonio, TX 78205

Prfrd Cus Ac  
xxxxxxxxxx8552  
Po Box 94498  
Las Vegas, NV 89193

Weisfield Jewelers/Sterling Jewelers Inc  
xxxxxx5979  
Attn: Bankruptcy  
PO Box 1799  
Akron, OH 44309



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UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
MIDLAND DIVISION

IN RE: Lionel Tewayne Jones

*Debtor*

CASE NO. 14-70112

CHAPTER 13

### Joint Debtor

## CERTIFICATE OF SERVICE

(Continuation Sheet #2)

Wells Fargo Financial  
4137 121st Street  
Urbandale, IA 50323

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
MIDLAND DIVISION**

IN RE: **Lionel Tewayne Jones, Debtor**CASE NO **14-70112**CHAPTER **13**

**PROPOSED PAYMENT SCHEDULE FOR CHAPTER 13 PLAN (PRO FORMA)**

*The following payment schedule is a projection of the anticipated payments to be made to the creditors under the plan. This Pro Forma serves as support documentation to the debtor's proposed plan. Actual distributions by the Chapter 13 Trustee may vary.*

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
Ally Financial	\$22,093.00	5.40%	\$3,257.27	\$331.20	\$297.30	\$297.33	\$297.37	\$297.41	\$297.45
Alvaro Martinez, Jr.	\$2,250.00	0.00%	\$0.00	\$33.58	\$30.01	\$29.88	\$29.75	\$29.62	\$29.49
BMW Financial Services	\$38,000.00	6.00%	\$6,285.47	\$569.96	\$511.86	\$512.19	\$512.51	\$512.83	\$513.15
Chrysler Financial/TD Auto Fin	\$36,834.23	6.00%	\$6,092.65	\$552.48	\$496.16	\$496.47	\$496.79	\$497.10	\$497.41
Gateway Mortgage Grp	\$2,413.00	0.00%	\$0.00	\$36.01	\$32.18	\$32.04	\$31.90	\$31.77	\$31.63
Internal Revenue Service	\$7,000.00	0.00%	\$0.00	\$104.47	\$93.35	\$92.95	\$92.55	\$92.14	\$91.74
My Community Fcu	\$5,495.00	6.00%	\$908.88	\$82.42	\$74.02	\$74.06	\$74.11	\$74.16	\$74.20
Preferred Credit Inc	\$1,000.00	0.00%	\$0.00	\$14.92	\$13.34	\$13.28	\$13.22	\$13.16	\$13.11
Weisfield Jewelers/Sterling Je	\$2,000.00	6.00%	\$330.77	\$30.00	\$26.94	\$26.96	\$26.97	\$26.99	\$27.01
Wells Fargo Financial	\$3,000.00	5.00%	\$406.92	\$44.96	\$40.34	\$40.34	\$40.33	\$40.32	\$40.31

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,000.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00
NEW BALANCE:	\$2,000.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$1,800.00</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$200.00	\$179.50	\$179.50	\$179.50	\$179.50	\$179.50	\$179.50	\$179.50	\$179.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
Ally Financial	\$22,093.00	5.40%	\$3,257.27	\$297.49	\$297.53	\$297.56	\$297.59	\$297.64	\$297.65
Alvaro Martinez, Jr.	\$2,250.00	0.00%	\$0.00	\$29.36	\$29.23	\$29.10	\$28.98	\$28.85	\$28.73
BMW Financial Services	\$38,000.00	6.00%	\$6,285.47	\$513.47	\$513.79	\$514.11	\$514.43	\$514.74	\$515.06
Chrysler Financial/TD Auto Fin	\$36,834.23	6.00%	\$6,092.65	\$497.72	\$498.03	\$498.34	\$498.65	\$498.95	\$499.26
Gateway Mortgage Grp	\$2,413.00	0.00%	\$0.00	\$31.49	\$31.35	\$31.21	\$31.08	\$30.94	\$30.81
Internal Revenue Service	\$7,000.00	0.00%	\$0.00	\$91.34	\$90.94	\$90.55	\$90.15	\$89.76	\$89.37
My Community Fcu	\$5,495.00	6.00%	\$908.88	\$74.25	\$74.30	\$74.34	\$74.39	\$74.44	\$74.48
Preferred Credit Inc	\$1,000.00	0.00%	\$0.00	\$13.05	\$12.99	\$12.94	\$12.88	\$12.82	\$12.77
Weisfield Jewelers/Sterling Je	\$2,000.00	6.00%	\$330.77	\$27.03	\$27.05	\$27.06	\$27.07	\$27.09	\$27.11
Wells Fargo Financial	\$3,000.00	5.00%	\$406.92	\$40.30	\$40.29	\$40.29	\$40.28	\$40.27	\$40.26

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00
NEW BALANCE:	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>	<b>\$1,615.50</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$179.50	\$179.50	\$179.50	\$179.50	\$179.50	\$179.50	\$179.50	\$179.50	\$179.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 13	MONTH 14	MONTH 15	MONTH 16	MONTH 17	MONTH 18
Ally Financial	\$22,093.00	5.40%	\$3,257.27	\$414.63	\$414.67	\$414.72	\$414.75	\$414.79	\$414.85
Alvaro Martinez, Jr.	\$2,250.00	0.00%	\$0.00	\$39.83	\$39.66	\$39.49	\$39.31	\$39.14	\$38.97
BMW Financial Services	\$38,000.00	6.00%	\$6,285.47	\$717.79	\$718.23	\$718.66	\$719.10	\$719.53	\$719.96
Chrysler Financial/TD Auto Fin	\$36,834.23	6.00%	\$6,092.65	\$695.77	\$696.19	\$696.61	\$697.04	\$697.46	\$697.87
Gateway Mortgage Grp	\$2,413.00	0.00%	\$0.00	\$42.72	\$42.53	\$42.35	\$42.16	\$41.98	\$41.79
Internal Revenue Service	\$7,000.00	0.00%	\$0.00	\$123.92	\$123.38	\$122.84	\$122.31	\$121.77	\$121.24
My Community Fcu	\$5,495.00	6.00%	\$908.88	\$103.80	\$103.86	\$103.92	\$103.99	\$104.05	\$104.11
Preferred Credit Inc	\$1,000.00	0.00%	\$0.00	\$17.70	\$17.63	\$17.55	\$17.47	\$17.40	\$17.32
Weisfield Jewelers/Sterling Je	\$2,000.00	6.00%	\$330.77	\$37.78	\$37.80	\$37.83	\$37.85	\$37.87	\$37.89
Wells Fargo Financial	\$3,000.00	5.00%	\$406.92	\$56.06	\$56.05	\$56.03	\$56.02	\$56.01	\$56.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00
NEW BALANCE:	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,250.00</b>	<b>\$2,250.00</b>	<b>\$2,250.00</b>	<b>\$2,250.00</b>	<b>\$2,250.00</b>	<b>\$2,250.00</b>	<b>\$2,250.00</b>	<b>\$2,250.00</b>	<b>\$2,250.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 19	MONTH 20	MONTH 21	MONTH 22	MONTH 23	MONTH 24
Ally Financial	\$22,093.00	5.40%	\$3,257.27	\$497.86	\$497.92	\$497.96	\$498.01	\$498.05	\$498.11
Alvaro Martinez, Jr.	\$2,250.00	0.00%	\$0.00	\$46.56	\$46.35	\$46.15	\$45.95	\$45.75	\$45.54

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
MIDLAND DIVISION**

IN RE: **Lionel Tewayne Jones, Debtor**CASE NO **14-70112**CHAPTER **13**

BMW Financial Services	\$38,000.00	6.00%	\$6,285.47	\$864.47	\$864.99	\$865.50	\$866.01	\$866.52	\$867.03
Chrysler Financial/TD Auto Fin	\$36,834.23	6.00%	\$6,092.65	\$837.95	\$838.45	\$838.95	\$839.44	\$839.94	\$840.43
Gateway Mortgage Grp	\$2,413.00	0.00%	\$0.00	\$49.93	\$49.71	\$49.49	\$49.28	\$49.06	\$48.84
Internal Revenue Service	\$7,000.00	0.00%	\$0.00	\$144.85	\$144.21	\$143.58	\$142.95	\$142.32	\$141.70
My Community Fcu	\$5,495.00	6.00%	\$908.88	\$125.01	\$125.08	\$125.16	\$125.23	\$125.31	\$125.38
Preferred Credit Inc	\$1,000.00	0.00%	\$0.00	\$20.69	\$20.60	\$20.51	\$20.42	\$20.33	\$20.24
Weisfield Jewelers/Sterling Je	\$2,000.00	6.00%	\$330.77	\$45.50	\$45.53	\$45.55	\$45.58	\$45.60	\$45.63
Wells Fargo Financial	\$3,000.00	5.00%	\$406.92	\$67.18	\$67.16	\$67.15	\$67.13	\$67.12	\$67.10

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 25</u>	<u>MONTH 26</u>	<u>MONTH 27</u>	<u>MONTH 28</u>	<u>MONTH 29</u>	<u>MONTH 30</u>
Ally Financial	\$22,093.00	5.40%	\$3,257.27	\$498.13	\$498.19	\$498.22	\$498.27	\$498.31	\$498.34
Alvaro Martinez, Jr.	\$2,250.00	0.00%	\$0.00	\$45.35	\$45.15	\$44.95	\$44.75	\$44.55	\$44.36
BMW Financial Services	\$38,000.00	6.00%	\$6,285.47	\$867.54	\$868.04	\$868.55	\$869.05	\$869.55	\$870.05
Chrysler Financial/TD Auto Fin	\$36,834.23	6.00%	\$6,092.65	\$840.92	\$841.41	\$841.90	\$842.39	\$842.88	\$843.36
Gateway Mortgage Grp	\$2,413.00	0.00%	\$0.00	\$48.63	\$48.42	\$48.20	\$47.99	\$47.78	\$47.57
Internal Revenue Service	\$7,000.00	0.00%	\$0.00	\$141.08	\$140.45	\$139.84	\$139.22	\$138.61	\$138.00
My Community Fcu	\$5,495.00	6.00%	\$908.88	\$125.45	\$125.52	\$125.60	\$125.67	\$125.74	\$125.82
Preferred Credit Inc	\$1,000.00	0.00%	\$0.00	\$20.16	\$20.07	\$19.98	\$19.89	\$19.80	\$19.71
Weisfield Jewelers/Sterling Je	\$2,000.00	6.00%	\$330.77	\$45.66	\$45.68	\$45.71	\$45.74	\$45.76	\$45.79
Wells Fargo Financial	\$3,000.00	5.00%	\$406.92	\$67.08	\$67.07	\$67.05	\$67.03	\$67.02	\$67.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 31</u>	<u>MONTH 32</u>	<u>MONTH 33</u>	<u>MONTH 34</u>	<u>MONTH 35</u>	<u>MONTH 36</u>
Ally Financial	\$22,093.00	5.40%	\$3,257.27	\$498.39	\$498.42	\$498.46	\$498.49	\$498.52	\$498.56
Alvaro Martinez, Jr.	\$2,250.00	0.00%	\$0.00	\$44.16	\$43.97	\$43.77	\$43.58	\$43.39	\$43.19
BMW Financial Services	\$38,000.00	6.00%	\$6,285.47	\$870.55	\$871.04	\$871.54	\$872.03	\$872.53	\$873.02
Chrysler Financial/TD Auto Fin	\$36,834.23	6.00%	\$6,092.65	\$843.84	\$844.32	\$844.80	\$845.28	\$845.76	\$846.24
Gateway Mortgage Grp	\$2,413.00	0.00%	\$0.00	\$47.36	\$47.15	\$46.95	\$46.74	\$46.53	\$46.32
Internal Revenue Service	\$7,000.00	0.00%	\$0.00	\$137.39	\$136.79	\$136.18	\$135.58	\$134.98	\$134.39
My Community Fcu	\$5,495.00	6.00%	\$908.88	\$125.88	\$125.96	\$126.03	\$126.10	\$126.17	\$126.24
Preferred Credit Inc	\$1,000.00	0.00%	\$0.00	\$19.63	\$19.54	\$19.45	\$19.37	\$19.29	\$19.20
Weisfield Jewelers/Sterling Je	\$2,000.00	6.00%	\$330.77	\$45.82	\$45.84	\$45.87	\$45.90	\$45.92	\$45.95
Wells Fargo Financial	\$3,000.00	5.00%	\$406.92	\$66.98	\$66.97	\$66.95	\$66.93	\$66.91	\$66.89

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 37</u>	<u>MONTH 38</u>	<u>MONTH 39</u>	<u>MONTH 40</u>	<u>MONTH 41</u>	<u>MONTH 42</u>
Ally Financial	\$22,093.00	5.40%	\$3,257.27	\$498.59	\$498.62	\$498.65	\$498.68	\$498.71	\$498.74
Alvaro Martinez, Jr.	\$2,250.00	0.00%	\$0.00	\$43.00	\$42.82	\$42.63	\$42.44	\$42.25	\$42.06
BMW Financial Services	\$38,000.00	6.00%	\$6,285.47	\$873.51	\$873.99	\$874.48	\$874.96	\$875.45	\$875.93
Chrysler Financial/TD Auto Fin	\$36,834.23	6.00%	\$6,092.65	\$846.71	\$847.18	\$847.65	\$848.13	\$848.59	\$849.06
Gateway Mortgage Grp	\$2,413.00	0.00%	\$0.00	\$46.12	\$45.92	\$45.72	\$45.51	\$45.31	\$45.11
Internal Revenue Service	\$7,000.00	0.00%	\$0.00	\$133.80	\$133.20	\$132.61	\$132.03	\$131.44	\$130.86
My Community Fcu	\$5,495.00	6.00%	\$908.88	\$126.31	\$126.38	\$126.45	\$126.52	\$126.59	\$126.66
Preferred Credit Inc	\$1,000.00	0.00%	\$0.00	\$19.11	\$19.03	\$18.95	\$18.86	\$18.78	\$18.69
Weisfield Jewelers/Sterling Je	\$2,000.00	6.00%	\$330.77	\$45.97	\$46.00	\$46.02	\$46.05	\$46.08	\$46.10
Wells Fargo Financial	\$3,000.00	5.00%	\$406.92	\$66.88	\$66.86	\$66.84	\$66.82	\$66.80	\$66.79

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
MIDLAND DIVISION**

IN RE: **Lionel Tewayne Jones, Debtor**CASE NO **14-70112**CHAPTER **13**

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 43	MONTH 44	MONTH 45	MONTH 46	MONTH 47	MONTH 48
Ally Financial	\$22,093.00	5.40%	\$3,257.27	\$498.76	\$498.79	\$498.81	\$498.83	\$498.84	\$498.88
Alvaro Martinez, Jr.	\$2,250.00	0.00%	\$0.00	\$41.88	\$41.69	\$41.50	\$41.32	\$41.14	\$40.95
BMW Financial Services	\$38,000.00	6.00%	\$6,285.47	\$876.41	\$876.89	\$877.37	\$877.85	\$878.32	\$878.80
Chrysler Financial/TD Auto Fin	\$36,834.23	6.00%	\$6,092.65	\$849.52	\$849.99	\$850.45	\$850.92	\$851.38	\$851.83
Gateway Mortgage Grp	\$2,413.00	0.00%	\$0.00	\$44.91	\$44.71	\$44.51	\$44.31	\$44.12	\$43.92
Internal Revenue Service	\$7,000.00	0.00%	\$0.00	\$130.28	\$129.70	\$129.13	\$128.56	\$127.99	\$127.42
My Community Fcu	\$5,495.00	6.00%	\$908.88	\$126.73	\$126.80	\$126.87	\$126.94	\$127.01	\$127.08
Preferred Credit Inc	\$1,000.00	0.00%	\$0.00	\$18.61	\$18.53	\$18.45	\$18.36	\$18.28	\$18.20
Weisfield Jewelers/Sterling Je	\$2,000.00	6.00%	\$330.77	\$46.13	\$46.15	\$46.18	\$46.20	\$46.23	\$46.25
Wells Fargo Financial	\$3,000.00	5.00%	\$406.92	\$66.77	\$66.75	\$66.73	\$66.71	\$66.69	\$66.67

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 49	MONTH 50	MONTH 51	MONTH 52	MONTH 53	MONTH 54
Ally Financial	\$22,093.00	5.40%	\$3,257.27	\$498.90	\$498.92	\$498.93	\$498.94	\$498.97	\$498.98
Alvaro Martinez, Jr.	\$2,250.00	0.00%	\$0.00	\$40.77	\$40.59	\$40.41	\$40.23	\$40.05	\$39.88
BMW Financial Services	\$38,000.00	6.00%	\$6,285.47	\$879.27	\$879.74	\$880.21	\$880.68	\$881.14	\$881.61
Chrysler Financial/TD Auto Fin	\$36,834.23	6.00%	\$6,092.65	\$852.29	\$852.75	\$853.20	\$853.66	\$854.11	\$854.56
Gateway Mortgage Grp	\$2,413.00	0.00%	\$0.00	\$43.73	\$43.53	\$43.34	\$43.15	\$42.96	\$42.76
Internal Revenue Service	\$7,000.00	0.00%	\$0.00	\$126.85	\$126.29	\$125.73	\$125.17	\$124.61	\$124.06
My Community Fcu	\$5,495.00	6.00%	\$908.88	\$127.15	\$127.21	\$127.29	\$127.35	\$127.41	\$127.48
Preferred Credit Inc	\$1,000.00	0.00%	\$0.00	\$18.12	\$18.04	\$17.96	\$17.88	\$17.81	\$17.72
Weisfield Jewelers/Sterling Je	\$2,000.00	6.00%	\$330.77	\$46.27	\$46.30	\$46.32	\$46.35	\$46.37	\$46.40
Wells Fargo Financial	\$3,000.00	5.00%	\$406.92	\$66.65	\$66.63	\$66.61	\$66.59	\$66.57	\$66.55

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 55	MONTH 56	MONTH 57	MONTH 58	MONTH 59	MONTH 60
Ally Financial	\$22,093.00	5.40%	\$3,257.27	\$498.99	\$499.01	\$313.59	\$0.00	\$0.00	\$0.00
Alvaro Martinez, Jr.	\$2,250.00	0.00%	\$0.00	\$39.70	\$39.52	\$24.72	\$0.00	\$0.00	\$0.00
BMW Financial Services	\$38,000.00	6.00%	\$6,285.47	\$882.07	\$882.54	\$554.87	\$0.00	\$0.00	\$0.00
Chrysler Financial/TD Auto Fin	\$36,834.23	6.00%	\$6,092.65	\$855.02	\$855.46	\$537.86	\$0.00	\$0.00	\$0.00
Gateway Mortgage Grp	\$2,413.00	0.00%	\$0.00	\$42.57	\$42.38	\$26.52	\$0.00	\$0.00	\$0.00
Internal Revenue Service	\$7,000.00	0.00%	\$0.00	\$123.51	\$122.95	\$76.92	\$0.00	\$0.00	\$0.00
My Community Fcu	\$5,495.00	6.00%	\$908.88	\$127.55	\$127.62	\$80.23	\$0.00	\$0.00	\$0.00
Preferred Credit Inc	\$1,000.00	0.00%	\$0.00	\$17.64	\$17.56	\$10.99	\$0.00	\$0.00	\$0.00
Weisfield Jewelers/Sterling Je	\$2,000.00	6.00%	\$330.77	\$46.42	\$46.44	\$29.21	\$0.00	\$0.00	\$0.00
Wells Fargo Financial	\$3,000.00	5.00%	\$406.92	\$66.53	\$66.52	\$41.78	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$1,696.69</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$1,003.31	\$2,700.00	\$2,700.00	\$2,700.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Fill in this information to identify your case:**

Debtor 1	<b>Lionel</b>	<b>Tewayne</b>	<b>Jones</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>WESTERN DISTRICT OF TEXAS</b>		
Case number (if known)	<b>14-70112</b>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status****Debtor 1**

- ☒ Employed  
☐ Not employed

**Occupation****Finance Manager****Employer's name****Lithia****Employer's address****4100 W. Wall Street**

Number Street

**Debtor 2 or non-filing spouse**

- ☐ Employed  
☐ Not employed

Number Street

**Midland TX 79703**

City

State

Zip Code

City

State

Zip Code

How long employed there? **5 years****Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<b>2. \$7,743.61</b>	
<b>3. Estimate and list monthly overtime pay.</b>	<b>3. + \$0.00</b>	
<b>4. Calculate gross income.</b> Add line 2 + line 3.	<b>4. \$7,743.61</b>	

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Debtor 1 **Lionel** **Tewayne** **Jones** Case number (if known) **14-70112**  
 First Name Middle Name Last Name

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.		<b>\$7,743.61</b>	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a.	<b>\$589.06</b>	
5b. Mandatory contributions for retirement plans	5b.	<b>\$0.00</b>	
5c. Voluntary contributions for retirement plans	5c.	<b>\$0.00</b>	
5d. Required repayments of retirement fund loans	5d.	<b>\$0.00</b>	
5e. Insurance	5e.	<b>\$590.63</b>	
5f. Domestic support obligations	5f.	<b>\$0.00</b>	
5g. Union dues	5g.	<b>\$0.00</b>	
5h. Other deductions. Specify: <b>See continuation sheet</b>	5h. +	<b>\$209.14</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	<b>\$1,388.83</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7.	<b>\$6,354.78</b>	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	<b>\$0.00</b>	
8b. Interest and dividends	8b.	<b>\$0.00</b>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive  Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	<b>\$0.00</b>	
8d. Unemployment compensation	8d.	<b>\$0.00</b>	
8e. Social Security	8e.	<b>\$0.00</b>	
8f. Other government assistance that you regularly receive  Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	<b>\$0.00</b>	
8g. Pension or retirement income	8g.	<b>\$0.00</b>	
8h. Other monthly income. Specify: <b>Father and Brother's Contribution</b>	8h. +	<b>\$1,200.00</b>	
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	<b>\$1,200.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	<b>\$7,554.78</b>	<b>\$7,554.78</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +	<b>\$0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12.	<b>\$7,554.78</b>	<b>\$7,554.78</b> Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input checked="" type="checkbox"/> No. <b>None.</b> <input type="checkbox"/> Yes. Explain: _____			

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Debtor 1 **Lionel**  
First Name**Tewayne**  
Middle Name**Jones**  
Last NameCase number (if known) **14-70112**

## 5h. Other Payroll Deductions (details)

**Disability**

For Debtor 1

**\$49.89**For Debtor 2 or  
non-filing spouse**Life Ins****\$35.45****Eye & Dental****\$86.42****Acc Death****\$22.99****Critical Health****\$14.39**

Totals:

**\$209.14**

Fill in this information to identify your case:			
Debtor 1	<u>Lionel</u>	<u>Tewayne</u>	<u>Jones</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>14-70112</u>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: \_\_\_\_\_  
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☒ No
- ☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses

4. The rental or home ownership expenses for your residence.  
Include first mortgage payments and any rent for the ground or lot.

4. \$1,712.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \_\_\_\_\_

4b. \_\_\_\_\_

4c. \_\_\_\_\_

4d. \_\_\_\_\_



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Debtor 1 **Lionel** **Tewayne** **Jones** Case number (if known) **14-70112**  
 First Name Middle Name Last Name

**Your expenses**

<b>5. Additional mortgage payments for your residence, such as home equity loans</b>	5.	_____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	<u>\$250.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$125.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$250.00</u>
6d. Other. Specify: <u>Cell Phone</u>	6d.	<u>\$250.00</u>
<b>7. Food and housekeeping supplies</b>	7.	<u>\$500.00</u>
<b>8. Childcare and children's education costs</b>	8.	<u>\$50.00</u>
<b>9. Clothing, laundry, and dry cleaning</b>	9.	<u>\$100.00</u>
<b>10. Personal care products and services</b>	10.	_____
<b>11. Medical and dental expenses</b>	11.	<u>\$100.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$300.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	<u>\$100.00</u>
<b>14. Charitable contributions and religious donations</b>	14.	_____
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$200.00</u>
15d. Other insurance. Specify: _____	15d.	_____
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).</b>	18.	<u>\$1,822.00</u>
<b>Child Support</b>		
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	19.	_____
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____
<b>21. Other.</b> Specify: _____	21.	<u>+</u>

Debtor 1 Lionel Tewayne Jones  
First Name Middle Name Last NameCase number (if known) 14-70112

- 22. Your monthly expenses.** Add lines 4 through 21.  
The result is your monthly expenses.

22. \$5,759.00

- 23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$7,554.78

23b. Copy your monthly expenses from line 22 above.

23b. -\$5,759.0023c. Subtract your monthly expenses from your monthly income.  
The result is your monthly net income.23c. \$1,795.78

- 24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here:

**None.**